

United States Bankruptcy Court

Eastern District of Virginia

Richmond Division

701 East Broad Street

Richmond, VA 23219

Case Number 14-30047-KRH

Chapter 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kenneth Wayne Stables
145 Carroll Avenue
Colonial Heights, VA 23834

Debbie Daly Stables
145 Carroll Avenue
Colonial Heights, VA 23834

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-7384

Joint Debtor: xxx-xx-4402

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

Joint Debtor: NA

NOTICE OF REQUIREMENT TO FILE
CERTIFICATION OF COMPLETION
OF COURSE IN PERSONAL FINANCIAL MANAGEMENT
(Official Form 23)

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 13 (11 U.S.C. § 1328). Pursuant to Rule 1007(b)(7) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23)* as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that Official Form 23 must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file Official Form 23 no later than 45 days after the Clerk's mailing of the Notice to Debtor(s) and Creditors Concerning Issuance of Discharge, in compliance with LBR 1007-1(J). Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated: January 8, 2014

William C. Redden

Clerk of Court

(ntcfnmgtvSept2013.jsp)

*NOTE: Official Interim Form 23 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) must be filed in all individual chapter 13 and chapter 7 cases even if the U.S. Trustee has not approved any credit counseling agency or financial management course for the applicable district. See FRBP 1007(b)(7).

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
Eastern District of Virginia

In re:
Kenneth Wayne Stables
Debbie Daly Stables
Debtors

Case No. 14-30047-KRH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: alleyk
Form ID: ntcfnmgt

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 08, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2014.

db/jdb +Kenneth Wayne Stables, Debbie Daly Stables, 145 Carroll Avenue,
Colonial Heights, VA 23834-3718

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2014 at the address(es) listed below:

Jessica L. Fellows on behalf of Joint Debtor Debbie Daly Stables fellows.jlCH@gmail.com,
kimberlyajenkins@gmail.com, thedebtlawgroupmail@gmail.com, sherricwilmoth@gmail.com
Jessica L. Fellows on behalf of Debtor Kenneth Wayne Stables fellows.jlCH@gmail.com,
kimberlyajenkins@gmail.com, thedebtlawgroupmail@gmail.com, sherricwilmoth@gmail.com
Robert E. Hyman station08@ricva.net, ecfsummary@ricva.net

TOTAL: 3